



# The Senate Opportunity Coalition

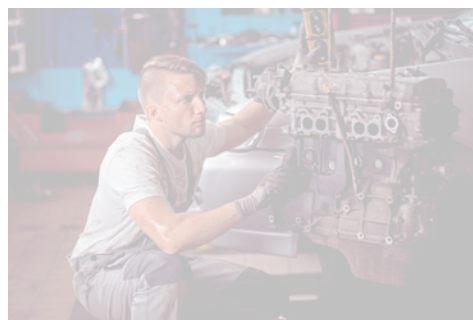
*Pave the Path to a Brighter Future*





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# *Pave the Path to a Brighter Future*

The Senate Opportunity Coalition continues to dedicate their time to helping the more than 50 million Americans who are still living in poverty. Each of our members has had the humbling and amazing opportunity to travel to their respective states to meet with real people, with real concerns who simply want a chance to make their American Dream a reality.

They told us about their obstacles, struggles, and hopes for the future. We talked to single mothers trying to raise a family. We had a chance to meet recent grads who are trying to pay off lofty student loans. We also heard about how increased insurance premiums and deductibles have made it nearly impossible for middle class families to afford health insurance coverage.

While the problems seem like many, we know that there are conservative solutions that can help alleviate the barriers and restraints keeping some of our fellow Americans from moving forward.

The United States has long been regarded as the City on the Hill. A country where folks can start from humble beginnings, and work their way up to a more financially secure and prosperous future. Although we hear about so many inspiring stories of folks overcoming their circumstances, the fact remains there are people who feel stuck, lost, and hopeless.

However, the members of the Senate Opportunity Coalition (SOC) are incredibly optimistic and excited for the future. The people have made their voice loud and clear. They came out and elected a Republican President, a Republican Senate, and a Republican House of Representatives. Like us, voters believe that conservative solutions will bring the kind of revolutionary change that will truly change the course of our country for the better.

As we look to 2017, we are excited about working on improving the quality of K-12 education, community investment, tackling housing reform, food insecurity, tax reform, infrastructure, and a number of other important issues. It is a time where we will be able to work on long-term solutions that will impact those folks living paycheck-to-paycheck, across every zip code, who simply want a chance.

Lastly, we are excited to announce that since the SOC's initial launch, we have added three new members. We are thankful to have Senators Cory Gardner (R-CO), Steve Daines (R-MT), and Dean Heller (R-NV) join the team. Their leadership, guidance, and perspectives will continue to extend the reach and impact our coalition is able to make on the lives of Americans.

# *Federal bureaucracy hurts our Native Nations*

SEN. STEVE DAINES, MONTANA

Montana is home to twelve federally recognized Indian tribes, seven Indian reservations and the state-recognized Little Shell Tribe. Unfortunately, despite the fundamental role tribes play in Montana and the United States, these communities often become the unsung victims of a federal bureaucracy. And what's more: their stories are rarely heard.

This past summer Senator Daines visited nearly every reservation in Montana and met with tribal leaders and citizens alike, where he heard about the hardships they face. These are just a few of their stories.

A 69-year-old Vietnam veteran and tribal member is living on a fixed income and is facing homelessness. Tragically, he is just one of countless impoverished or homeless veterans living in Indian Country despite the fact that Native Americans serve in the military at the highest rate per capita of any group in the United States. This veteran faces severe medical complications and suffers from mobility impairment. At this point, he can only afford a limited amount of propane, which he uses sparingly to heat his water. Otherwise, he lives in the cold.

One household on a northern Montana Indian reservation houses 21 people, about half of them children cared for by their grandmother, which is naturally challenging for one person. One of the children was given a blanket by his part-time employer when she learned that he did not have one to keep him warm at night when he sleeps wherever he can find space in the home.

This is the kind of poverty that Native nations face and like scores of Native American children, these children likely lack a sufficient education.

To fight these systemic challenges, Senator Daines authored the Tribal Employment and Jobs Protection Act, which will protect tribes from massive fines under President Obama's flawed healthcare law. These unreasonable fines have the potential to kill jobs and further cripple tribes' economies.

Senator Daines also helped introduce a bipartisan bill (S. 2274, a bill to provide for rental assistance for homeless or at-risk Indian veterans) to update the decades-old data the

federal government uses to distribute funds to benefit Native American students, like the 16-year-old who needed a blanket to stay warm at night.

Additionally, President Azure of the Fort Belknap Indian Community in northern Montana recently shared with the Senator the tale of a gentleman in his 50's who lived in Hays, Montana, where the satellite health clinic is located. One day he experienced heart complications so he called for an ambulance to transport him to the primary hospital, 30 miles away in Harlem, because the clinic could not provide the services he needed. He died in the ambulance on the way.

It's no secret that the Indian Health Service, which runs the aforementioned facilities, has failed Indian tribes across the country.

These accounts are far from unusual for tribal communities and even more heartbreaking, most of them don't end well.

Senator Daines remains optimistic that legislation like this will improve tribal communities, leading to a more prosperous future for Native American children and their families.



*Sen. Daines presents a resolution to Malinda Harris Limberhand. The resolution was presented to recognize the National Day of Awareness for Missing and Murdered Native Women and Girls to commemorate the birthday of her daughter who was murdered in 2013.*



# Overcoming government program “cliff effects” and the benefits of a strong community

SEN. JONI ERNST, IOWA

A few years back, while serving in the Iowa State Senate, Senator Ernst visited an assisted living center in her district in Lenox, Iowa. She was there to meet with administrators and staff, but she also had the opportunity to visit with a young woman whose story will stick with her forever.

The young woman was a single mom, likely in her early twenties and was employed by the assisted living home. She began working at the facility as a certified nursing assistant and quickly excelled. She was a hard worker and residents all adored her, which led to a point where the assisted living home offered her a supervisory role with more responsibility.

The promotion, the mother explained, would be a tremendous opportunity. However, for those receiving government assistance and having an extra mouth to feed, as she did, the decision is a bit trickier since a higher income level would put her over the threshold for certain government assistance. This young woman went home and calculated what her pay increase would be, along with all the government assistance she would lose. What she figured out was that taking this promotion would actually cost her \$200 a month.

To some, \$200 may not sound like much, but to a single mother in Taylor County, Iowa, it is a large sum of money to lose each month. It could have gone toward rent, a car payment, or food for her family. There are a lot of basic needs that could be met with that \$200, especially on the tight income she was already working with.

To her credit, this young woman chose to take the promotion and the financial hit that came with it. It wasn't an easy decision, but she knew that if she didn't take this promotion, she would never get any further than she was at that point in time. This hardworking young mother said, “I knew I had to do better for my child.”



*Sen. Joni Ernst (R-IA) works alongside volunteers at Mission of Hope in Cedar Rapids, IA on Oct 23<sup>rd</sup>, passing out meals to local individuals in need.*

However, for many, that decision might be much more costly and too risky.

For benefit recipients of programs like Child Care Assistance or the Supplemental Nutrition Assistance Program, a slight increase in a household's income or assets can actually result in them losing their benefits altogether. Often times, the value of a family's lost benefits exceed the value of their slightly larger income, creating a net loss in resources. As a result, many Americans face a strong disincentive to pursue employment, get a raise, or work additional hours.

With good intentions, the federal government has created programs designed to combat poverty, pouring trillions of dollars into investments that have unfortunately not done enough to help those in need. The reality is our government has created an environment that has a tendency to keep folks in poverty, rather than helping them get back on their feet and advance. Worse yet, they sometimes punish self-sufficiency by imposing steep phase out rates, or “cliff effects,” as Sen. Ernst saw with the young woman from Taylor County.

For example, according to a Des Moines Register report, a single parent in Iowa with one child would receive \$5,245 annually toward child care assistance if he or she earned \$11.10 an hour working full time. However, if they earn even \$0.05 more per hour, the household will not receive any child care assistance.<sup>1</sup>

The cliff is even steeper for couples. A couple with two kids becomes ineligible for child care assistance if they each earn \$8.50 an hour working full time. This creates a net loss of \$9,000 annually – nearly a quarter of their combined, pre-tax income.<sup>2</sup>

As Sen. Ernst travels across Iowa during her annual 99 county tour, she hears stories about the damage that benefit cliffs have on families and communities. The Iowa Senator has heard concerns about this issue from social workers, activists, nonprofits, businesses leaders, and folks who have personally suffered due to cliff effects. It is truly heartbreaking to hear stories of families who – after persevering through immense hardship in an attempt to better their circumstances – are sometimes forced to take a step backwards, rather than forward. But when we do see those steps forward, they are ultimately rewarding.

Recently, Sen. Ernst visited a nonprofit called Mission of Hope. Mission of Hope is in Cedar Rapids, Iowa and offers the basic necessities for those in need. There, she met an older gentleman who was helping set up for the soup supper that evening and asked how he became involved with the organization. He explained to her that he had once been a recipient of the food kitchen’s help and today, he is doing his part to give back. As the event continued, she heard more stories like his, of folks who once needed the assistance of Mission of Hope to get back on their feet, and are now able to volunteer their time to help others have the same opportunity. It was so moving to see that these Iowans who overcame financial obstacles are now lending that same helping hand to their community.

All Americans, regardless of their economic means, deserve a chance to succeed through hard work and determination. The fact that the programs designed to provide folks with help and opportunity are instead penalizing them is unacceptable and defies our most fundamental ideals as a country. It is important that we pursue reforms to allow families and individuals to find long-term success.

We need innovative solutions that empower communities to work with families and individuals to better identify their struggles and create pathways to opportunity. In doing so, we should turn to our own communities, allowing states to develop and test bold ideas to help families reach their full potential. Just like the hardworking single mother in Lenox and the man giving back in Cedar Rapids, our community members may need a helping hand at some point, and it’s long overdue we extend one that helps move Americans forward.

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<sup>1</sup> Des Moines Register, [\*“The ‘cliff effect’: Why a minimum wage hike could hurt families”\*](#)

<sup>2</sup> Des Moines Register, [\*“The ‘cliff effect’: Why a minimum wage hike could hurt families”\*](#)

# *Concurrent and dual enrollment offers college-level courses to Denver high school students*

SEN. CORY GARDNER, COLORADO

Angela is from what she described as a low-income area of Denver, Colorado, an area that many said did not promise a bright future. In fact, she described it as a place where “[she wasn’t] expected to go to college.” Although she always wanted to pursue higher education she was nervous that she would not be equipped with the skills she needed to attend and do well in college. She was worried she’d never have the chance to succeed, a worry that far too many of our nation’s brightest students face. But thanks to the support from a school readiness program, which helped her coordinate with concurrent enrollment courses, she graduated high school with 15 hours of college credits, all of which she earned for free.

This experience not only helped Angela gain confidence, but also helped her establish a strong foundation of college credits. Now, as a recent graduate of Colorado State University, Angela helps students just like herself prepare for college and excel. Angela made the Dean’s list and was able to graduate from college early, and credits her success with the opportunity to participate in the concurrent enrollment program, which helped her get an affordable head start in high school.

We all know, as Angela instinctively understood, that a good education provides the foundation that students need to not only succeed, but also compete in today’s global economy. Not every student, however, enters high school with the certainty that a college degree will follow.

Angela is a perfect example, and that’s why we need more opportunities for students like the one that she was given through concurrent and dual enrollment programs.

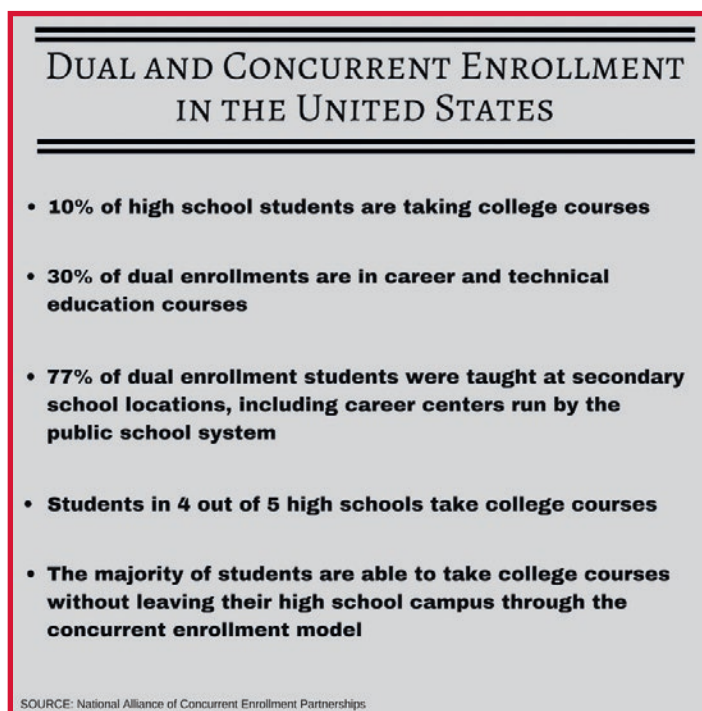
According to the Georgetown Public Policy Institute, within four years 65 percent of jobs in the United States will require postsecondary education. In Colorado, that number is even higher; the Colorado Department of Education predicted that 74 percent of jobs will require

postsecondary education by 2020. Young people in Colorado and throughout the country, however, face a significant barrier to earning a college degree, and that is the soaring cost of a higher education. For those from low-income communities, that obstacle is even greater.

Therefore, it is critical we work to find ways to make it easier for hardworking students to achieve their educational goals while also addressing the financial burden these students assume. One way to tackle these challenges is to allow

high school students the opportunity to take courses for college credit, or participate in concurrent and dual enrollment.

Research shows that students who participate in concurrent and dual enrollment programs are not only more likely to earn a bachelor’s degree than their counterparts, they are also more likely to complete their degree sooner. While these programs reward students for their hard work and success, there is a misconception that concurrent and dual





enrollment programs are limited to high-achieving students who are already on the path to college. These programs also motivate and encourage students who are not on the trajectory to attend college, and in some cases pave the way for them to earn a college degree when they did not think it was possible.

Concurrent enrollment allowed Angela to reach her full potential, and is an example of a program that can empower students, particularly those who think that a college education is out of reach. That is why Senator Gardner authored an amendment to the Every Child

Achieves Act, legislation signed into law by President Obama, that expands concurrent and dual enrollment by allowing local educational agencies to use Title I funds for these programs at eligible schools, enabling high school students to simultaneously receive college credit while earning their high school diploma.

There are many students throughout the country with backgrounds similar to Angela's and the same drive to work hard, earn a college degree, and pursue a career. If we want to move America forward, we need to continue to identify opportunities to help students from low-income communities to attend college.

# *Repealing the Cadillac Tax Provides Healthcare Relief for Families Across the Nation*

SEN. DEAN HELLER, NEVADA

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Home to the internationally-renowned desert oasis known as Las Vegas, the crown jewel of this premiere destination is the well-recognized Las Vegas Strip, a stretch of Las Vegas Boulevard known for its concentration of fine dining, world-class resorts, and state-of-the-art casinos.

Tourism serves as the lifeblood of Nevada's economy. Last year, over 42 million tourists visited Las Vegas. The Strip alone contains fourteen of the world's twenty-five largest hotels by room count and an array of dining, shopping, and entertainment options for visitors to choose. The tourism economy generates more than \$50 billion annually and supports 366,000 jobs in Clark County alone, 43 percent of the total number of jobs in Southern Nevada. Travel spending adds nearly \$60 billion annually into the Nevada economy, accounting for 13 percent of the state's yearly gross domestic product. As you can see, Nevada welcomes tourists with open arms.

Beneath the glitz and glamour of the bright lights and awe-inspiring architecture are the tens of thousands of hard-working employees working day and night, twenty-four hours a day, seven days a week to ensure the popular destination remains just that: popular. These men and women perform duties ranging from preparing meals at one of the many internationally-acclaimed restaurants, to ensuring gaming patrons are taken care of at casinos, to completing housekeeping duties at one of the 62,000 hotel rooms on the Strip. From the moment you arrive until the minute you depart, workers in Las Vegas are making sure your trip is as smooth and enjoyable as possible. That's why Las Vegas has been ranked the number one destination for conventions for the last twenty consecutive years! The work ethic and tireless efforts of the workforce in Las Vegas will continue to set an extremely high standard for years to come.

It's these workers, the unsung heroes, who set Las Vegas apart from other top tourist destinations. They perform blue collar jobs that offer salaries and benefits allowing

for middle class families to have a fighting chance at improving their lives and that of future generations. These are the individuals who go above and beyond to make sure the customer's next experience is the best experience. Unfortunately, the devastating effects of rising health care costs associated with Obamacare will hit these workers the most.

By and large, the most threatening Obamacare reality facing Nevadans is the Cadillac tax. The Cadillac tax is a 40 percent excise tax on employee health benefits. The Cadillac tax will affect 1.3 million Nevadans from all backgrounds. One of the stories that hit me the hardest was hearing from a school teacher in Las Vegas. As the son of a school cafeteria worker, I know the sacrifices educators make each day. Cynthia, who worked in the Clark County School District, sacrificed a higher paycheck to ensure that a quality health plan would be there when she retired. The Cadillac tax would place a 40 percent excise tax on her retirement benefits and cause her to deplete her savings to cover the loss. Seniors have worked their entire lives for these benefits, and the Cadillac tax compromises the decades-long sacrifices they have made to have a safe and stable retirement. This is why I am committed to repealing this terrible tax. Many in the service industry, like Michael from Las Vegas, wrote to my office and explained how they are worried the costs of their union-sponsored health insurance premiums will skyrocket. They've already seen their deductibles increase and understand next year there will be more increases to their health care premiums. They also express concerns over the imposed fine from the Internal Revenue Service should they not have health insurance. It's a valid point: if a worker loses their job, how can they be expected to pay for health care?

Norm, a city employee from Southern Nevada, shared another concern with me recently, "The last thing a self-insured provider wants to do is reduce benefits to its employees." That's why I have introduced bipartisan legislation to fully repeal the Cadillac tax. Late last year,

90 senators voted on record in support of repealing the Cadillac tax. They recognize it will hurt middle class families who, for reasons outside of their control, have health plans that already or soon will reach the Cadillac tax's cost limits. The tax will force many employers to pay steep taxes on their employees' health plans and flexible spending accounts and possibly eliminate some employer-provided health coverage plans altogether. Under this tax, deductibles will be even higher and benefits will be reduced even more - putting a strain on middle class families trying to make ends meet. The short-term success of last year's push was a delay through 2020. Now, it needs to be fully repealed.

I have heard from far too many Nevadans who are directly suffering from the effects of skyrocketing premiums due to Obamacare. Nevadans are seeing their deductibles continue to rise as services are cut, and many have lost their doctor or their health coverage altogether. I believe the goals of health reform should be to lower costs for those who already have health care. More importantly, it should help the uninsured gain coverage. But, Obamacare doesn't achieve these goals. Instead, each year since Obamacare was enacted, Nevadans have seen an average premium increase of 9 percent. In some areas, Nevadans have seen


their deductibles rise to nearly \$1,000 per month. Families should not have to choose between either putting food on the table or having health care coverage. The Obamacare promise of cutting costs by \$2,500 for every family has proven to be empty.


In 2013, nearly 29,000 Nevadans lost their health insurance because their plans were not deemed a "qualified health plan" under Obamacare's burdensome regulations. Major health providers like Aetna have canceled their participation in Nevada's Silver State Exchange making it impossible for those with Aetna plans on the Exchange to keep their health plan. So much for the basic Obamacare promise of, "If you like your plan, you can keep it."

Many American families are now succumbing to the realities associated with rising Obamacare costs: reduced benefits, increased premiums, and higher deductibles. All of these lead to more money being taken out of the pockets of hard-working families. The time has come to take steps to address these issues, specifically the Cadillac tax. Repealing it will provide immediate relief across the nation to families who have employer-sponsored health insurance plans. As President Ronald Reagan famously asked, "If not us, who? If not now, when?"

## CADILLAC TAX: UNFAIR TO AMERICA'S WOMEN

Implementation of the "Cadillac Tax" will disproportionately harm working women and women dependent on their spouse's coverage. America's women need the tax repealed now.





### Forgoing Basic Care

According to the National Women's Law Center, low-income women without health insurance often forgo basic health services due to costs. If the "Cadillac Tax" is implemented, more women may be forced to forgo health services due to increased cost-sharing and deductibles.

### Cost Barrier

According to a Kaiser Family Foundation poll, among women uninsured in 2014, the main reason for lacking coverage:

Too expensive	47%
Unemployed / work does not offer	13%
Ineligible for coverage	8%
Immigration status	7%
Opted out	4%

The "Cadillac tax" will add to the cost burdens that are already adversely affecting women. The tax is forcing employers to shift costs to employees to avoid the tax threshold, thereby increasing already high costs for workers and their families.

### Women Targeted

The "Cadillac Tax" disproportionately targets employers offering coverage to women, who typically have higher than average costs. A Milliman analysis found that current adjustments are insufficient to account for the adverse targeting.

### Affordability Challenge

According to Kaiser Family Foundation, 36% of women reported that they were not confident that they would be able to afford usual medical costs, despite having insurance.

### Spousal Coverage Dropped

A recent survey found that several large employers are dropping coverage or implementing surcharges for spousal coverage in response to the tax. An estimated 24% of women are insured through their spouse's employer-sponsored health coverage.

### Teachers' Benefits Cut

The tax will disproportionately hit public workers, like teachers and police officers. According to a 2012 report, 76% of public school teachers are female.

All referenced studies and sources available at [Fighthe40.com](http://Fighthe40.com)

**ALLIANCE TO FIGHT THE 40**

Stop the 40% tax on health benefits



## *Investing In At-Risk Foster Youth In America’s Foster Care System*

SEN. JAMES LANKFORD, OKLAHOMA

According to the United States [Department of Health and Human Services](#), there are about 400,000 children in the American foster care system. Many of these children will reunite with their biological immediate or extended families, however about 110,000 children will not be reunited for various reasons, most notably abuse or neglect. These children are in foster care waiting to be adopted. Unfortunately, more than 20,000 children ‘age out’ of foster care each year without being adopted into a forever family.

Although foster children represent a small percentage of Americans, outcomes for foster youth who ‘age out’ of the system are bleak and have an impact on our communities. According to [data on foster children who ‘age out’ of the system](#), more than one in five of these youth will become homeless after age 18 and only 58 percent will graduate high school by age 19. Fewer than three percent of this population will earn a college degree by age 25, and 71 percent of young women who ‘age out’ are pregnant by 21 years old. The Jim Casey Initiative estimates these outcomes represent millions of taxpayer dollars in safety net subsidies, criminal justice costs, and health, homelessness and unemployment services, even as these young people grow into adulthood.

These outcomes should come as no surprise to those who work with children who experience instability and abuse in their childhood. Children raised in single-parent families are nearly five times as likely to be poor as those in two-parent families, according to research. Talk to five men in prison and you will find only two that grew up in a stable two-parent home.

Child welfare and foster care charities, like Peppers Ranch Foster Care Community, in Guthrie, Oklahoma, are leading the way in providing support for foster

children who experience instability and abuse. Organizations like these provide stability for young people, and even help them find permanency – either adoption or reunification – to prevent them from ‘aging out’ of the foster care system, and possibly living a life of poverty.

The Peppers Ranch Foster Care Community sits on a 240-acre ranch secluded away in a calm and tranquil setting. Their mission is to seek to “break the cycle” of child abuse and neglect through loving homes, counseling, and growth-oriented activities. By creating



*Senator Lankford talks to children during a recent visit.*



*Senator Lankford tells foster children about his childhood growing up in an unstable home.*

a network of caring foster parents and adult mentors on whom children can depend, Peppers Ranch is committed to providing a safe and secure environment where physical and emotional wounds can heal.

Peppers Ranch is a faith-based nonprofit that has expanded on the foster care Group Home model, to create a “foster care community.” In this environment, foster care parents are in one centralized location enabling encouragement and support for one another. Operating costs are approximately 60% less than operating as a Group Home model, which enables Peppers Ranch to help more children. They also provide counseling and educational support from an onsite retired psychiatrist, who meets weekly with foster parents on child issues.

Senator James Lankford has visited this nonprofit many times, and applauded its wrap-around services that

result in healthy outcomes for foster children. Senator Lankford said, “In America, about 250,000 children enter the foster care system every year – many of these children will reunite with their families but many will remain in foster care, or even ‘age out’ of the foster system. There is no substitute for a safe and stable family to the health and well-being of children. To address many of the poor outcomes associated with the foster care experience, and to prevent the ‘age out’ crisis, we must work together to provide families for all children. Nonprofits like Peppers Ranch are at the forefront of proving stability and even facilitating permanency for vulnerable youth in foster care. The federal government should enact policies that allow charities like this to thrive.”

Foster parents who come to Peppers Ranch enjoy the benefit of this nonprofit. “I feel very supported at Peppers Ranch. It is a community that truly cares about the future of these children and works together to break the cycle of abuse and neglect,” said Anna Barlow, mother of five adopted children, and a parent at Peppers Ranch since 2010.

Foster-support charities are achieving successful outcomes across America, far better than orphanages or juvenile detention facilities. However, federal regulations, such as the new federal overtime rule, are extremely burdensome to charities like Peppers Ranch. Throughout the last six months, Senator Lankford was told from small business owners, colleges and nonprofits that the new federal overtime rule would quickly lead to job loss, increased tuition, and the reduction of charitable services.

In fact, a manager from the YWCA Battered Women’s Shelter in Oklahoma wrote to Lankford, “I am a human resource committee member at the YWCA Battered Women’s Shelter and am concerned about the impact that changes to the overtime regulations will have on this nonprofit organization and employees. All employees make less than \$50,000 except top management. The impact of this new legislation could be catastrophic for payroll as employees will have to be moved from exempt to non-exempt status simply due to the salary base being proposed.”





*Senator Lankford takes a photo with the children and teens at Pepper's Ranch.*

To help achieve better outcomes for foster youth, and prevent them from living a life of poverty, the federal government should allow nonprofits like Peppers Ranch Foster Community to thrive and flourish. Onerous regulations can be the difference between a thriving charity or a struggling charity, which leads to reduced

services for those who need it most. Civil society is the backbone for America's fight against poverty – the federal government should do everything it can to allow them to serve the poor without the barrier of burdensome regulations.



# *Income-based payments would ease burden for recent grads*

SEN. MARCO RUBIO, FLORIDA

Throughout Marco Rubio's time representing Floridians in the U.S. Senate, he's listened to the stories of thousands of people pursuing the American Dream. Some have lived in the U.S. for generations, some are the children of immigrants, and some are new citizens—but all seek the same opportunities to work hard and create a better life for themselves and their families.

For many, obtaining a college degree is a cornerstone of their dreams, but today, many parents and prospective students are understandably worried about being able to afford it. The risk of taking on significant student loan debt in an economy where good-paying jobs are not guaranteed can be daunting.

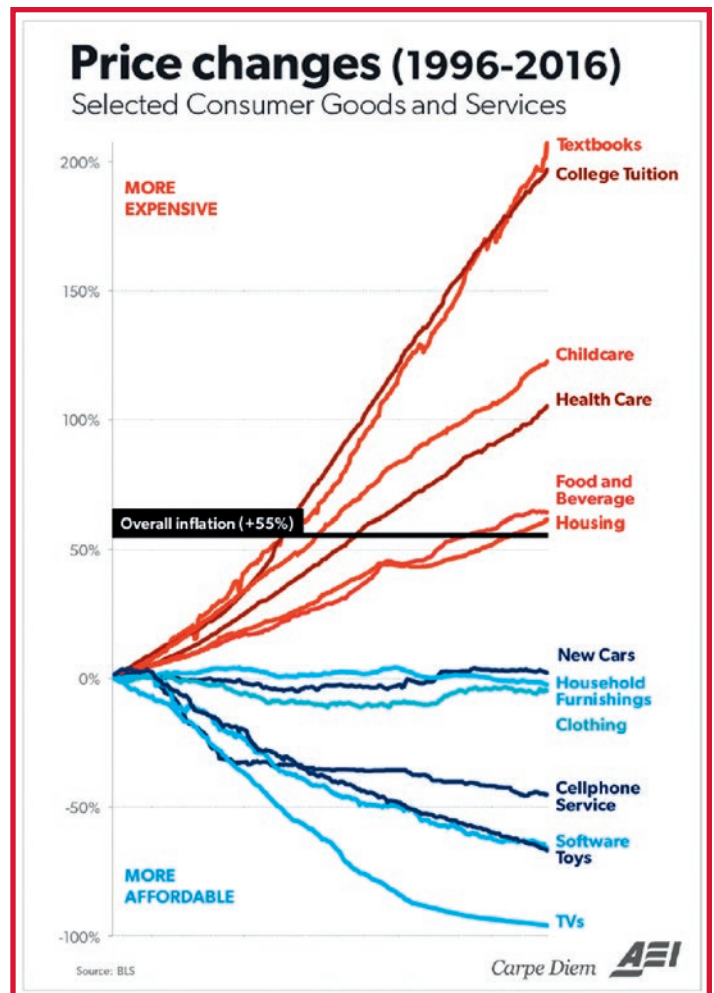
One young man in the Tampa area was encouraged by his parents to pursue his dream to become a doctor. They saved money to put him through college, and after he graduated from a state university in Florida, they decided to help him pay for medical school. Now, two years into his degree, the expenses of this commitment are becoming clearer. Interest rates and the high cost of tuition will add up to a total that would have been unfathomable when he initially decided to pursue the medical profession. He has his work cut out for him as he tries to balance the rigors of medical school and steep financial hurdles for years to come.

For a grandfather in the Orlando area, student loan debt has followed his family into retirement. After helping his granddaughter earn a degree in education and her teaching certificate, he has continued to help with her student loans as she begins her teaching career. As a retiree, his fixed income limits the support he can provide, and his granddaughter's salary as a teacher is barely enough to make ends meet. He worries his granddaughter's success could be derailed by a sudden increase in rent or unexpected car repair.

The financial stress of student loan debt is familiar to countless other American families, and in a competitive,

global economy, pursuing the American Dream is often an intergenerational project that requires shared sacrifice to achieve the common goal of a better life. With rising tuition rates and an academia that has drifted away from the values and skills rewarded by the job market, reforms are needed to make higher education worth the sacrifices being made by moms, dads, grandparents, and students.

Knowing the true costs and benefits of a specific major at a given college would empower families to make better, more informed choices about potential investments in higher education. That's why Senator Rubio worked with



a Democratic colleague to propose the Student Right To Know Before You Go Act, which would make a wide range of information about colleges, degrees, earnings, and loan debt available to prospective students and their families.

The federal government's student loan system is simply not working for many students and their families. They are understandably frustrated when student loan interest rates are more than their car and home loans' rates combined. Senator Rubio believes this system is outdated and in desperate need of new ideas and innovative solutions. The Investing in Student Success Act he proposed would allow individuals or groups to finance a promising student's education in exchange for income-based repayments after the student graduates and starts his or her career. Senator Rubio is also a passionate advocate of school choice in our



*Sen. Rubio speaks during FIU's law school graduation on the FIU campus in May 2011. (The Miami Herald)*



*Sen. Rubio speaks to a political science class at Florida Internal University in Miami. Rubio began teaching at FIU after leaving the Florida Legislature in 2008. (Tampa Bay Times)*

K-12 education system. He believes our kids should not be condemned to failing schools, and that their families should have greater freedom and support to send them to higher-performing schools. He is a cosponsor of Senator Tim Scott's CHOICE Act to expand greater choice in grade school education.

Shaking up the broken system requires bold changes like these, because in the 21st century economy, hardworking Americans cannot be left stuck with the status quo. The young adult striving to become a doctor, the grandparents supporting the next generation of their family, and the millions of other Americans like them—their hopes and dreams deserve an affordable higher education system that works for them and provides an equal opportunity for everyone to succeed in achieving their full potential.

# Apprenticeship programs equip students with critical work skills

SEN. TIM SCOTT, SOUTH CAROLINA

While growing up in Sumter, S.C. as a teenager, David Eargle began to drift in the wrong direction. He became more focused on partying and less interested in academics. Then at 17 years old, David Eargle learned he was going to be a father. Most young adults struggle to cope with such life-altering circumstances, however, David was committed to defying the odds. He made a promise to his mother that he would finish school and find a steady job.

As David explored options, a family member told him about the Sumter County Career Center. The program had a very high placement rate in the Industrial Technology Department. As part of the program, he would attend his regular high school courses in the morning, and take vocational classes in the afternoon. After just a short time, David knew he had made the right decision. He enjoyed what he was doing and was able to pick up machining, welding, and other practical skills. His instructor helped him find a part-time job at a local machine shop.

David would go on to complete two years at the Career Center's tool technology program. Once he completed the program, David earned the distinction of being one of the top graduates. Shortly after graduating, he was offered a job at Federal Mogul as an entry level machinist. While he was glad to have a paying job, he was eager to seek out more opportunities. His supervisor suggested he apply to the company's apprenticeship program.

As part of the four-year program, David earned an associate's degree in Industrial Technology from Sumter's Central Carolina Technical College. Balancing work, school, and family was not easy. He worked night shift and attended classes during the day. Sleep became scarce and he barely got to spend time with his family. But he knew the benefits would outweigh the sacrifices, so he pushed on.

The second half of the program consisted of on-the-job training where students would rotate through different sections of the plant's tool room. By the end of the four

years, David had earned a 3.5 GPA and had spent 8,000 hours learning important skills all while earning a paycheck. By his 22<sup>nd</sup> birthday, he had more than doubled his pay from \$7/hour to \$17/hour. His progress was so remarkable that the local paper featured his story and titled it: "*Guts and Glory: Sumter student says sacrifices paid off.*"



*Sen. Tim Scott meets with David Eargle on Nov. 26, in Sumter, S.C., to hear about his experiences after participating in an apprenticeship program. Scott is a strong advocate for apprenticeship programs, and believes they are an effective alternative to traditional education tracks.*

After 17 years at Federal Mogul, David was forced to find a new job after the company announced they were relocating the plant to Mexico. He took advantage of a company

incentive program to get another degree. He went on to an Engineering Graphics program at Central Carolina Technical College.

He was eventually hired at Caterpillar as a temporary employee making a third of his previous salary. However, it took no time for his supervisor to notice David's strong work ethic and experience level. Within six months



of starting, David was offered a full time job as an Engineering Supervisor. He also went back to school again, this time to complete his Bachelor's degree in Workforce, Education, and Development from Southern Illinois University. He became the first person in his family to complete a four-year degree.

David attributes most of his success to his family, mentors, and to the apprenticeship program. It changed his life, and knows the same can be possible for so many of our young adults who want an alternative to traditional education options.

Apprenticeship programs have a proven track record of success. Studies show individuals who complete registered apprenticeship programs start at an average starting annual salary of \$50,000.<sup>1</sup> Those same workers are on track to earn about \$240,000 more over the course of their careers.<sup>2</sup> There is also greater job security. Statistics show 91 percent of those who complete apprenticeships retain employment.<sup>3</sup>



*David Eargle poses for a photo with his family after his graduation from Southern Illinois University where he earned a bachelor's degree in Workforce, Education, and Development. David became the first person in his family to complete a four-year degree.*

Although apprenticeship programs have been known to open doors to so many of young adults, David has noticed a steep decline in their popularity. Now, his 20-year-old son is faced with fewer options than David had when he graduated from high school in 1993.

Reinvigorating the apprenticeship program would provide high school students with promising alternatives after graduation. That is why Sen. Scott has introduced the bipartisan legislation, Leveraging and Energizing America's Apprenticeship Programs Act (LEAP). It is an initiative that will provide a tax credit to employers aimed to help increase the number of registered apprenticeships in the United States.

Like David, Scott believes apprenticeships will help create additional opportunities for our young adults, while also creating a more skilled workforce.

"I grew up realizing there was dignity in all work. There was no white collar, no blue collar, there was just a person who wants to work hard. If you put in the time and keep learning, you determine your own path. I see apprenticeships as a common-sense approach to giving students a clear path to additional opportunities." – Sen. Scott.

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<sup>1</sup> <https://tcf.org/content/report/apprenticeships/>

<sup>2</sup> <https://www.mathematica-mpr.com/our-publications-and-findings/publications/an-effectiveness-assessment-and-costbenefit-analysis-of-registered-apprenticeship-in-10-states>

<sup>3</sup> <https://tcf.org/content/report/apprenticeships/>

## *Rural communities in Alaska suffer from over-regulation*

SEN. DAN SULLIVAN, ALASKA

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In Hopper Bay, Kivalina, Atmautluak and the dozens of other villages across the state of Alaska, you can have a cell phone, a computer, and an iPad. You can Tweet, Snapchat, and Instagram. But you can't turn on a tap for a drink of water, or use a toilet that flushes. In fact, there are more than 3,300 homes—44,000 Alaskans—that have no water systems at all that connect to homes. Instead, villagers use 5-gallon buckets fitted with a seat as a toilet, and then empty them out into a bunker or sewage lagoon. In Alaska, such buckets are called “honeybuckets.”

The country has had a robust and necessary conversation about the aging drinking water and sewer systems across our nation. But few understand that in Alaska so many don't have any systems at all. This is both an economic issue—it's hard to go for a job interview if, say, you don't have a home with a shower—but it's also a health issue.

The rate of hospitalization for pneumonia, influenza, skin infections, and lower respiratory tract infections is higher for Alaska Native infants and elders in communities with inadequate sanitation services as compared to similar populations in communities with adequate facilities, and significantly higher than the general U.S. population. Consider these troubling facts:

- Babies in communities without adequate sanitation are eleven times more likely to be hospitalized for respiratory infections and five times more likely to be hospitalized for skin infections.
- In villages with very limited water service, one-in-three infants requires hospitalization each year for lower respiratory tract infections.

Throughout the years there have been numerous attempts, and promises, to ensure that Alaskans enjoy the amenities that so many Americans take for granted. There has been some headway. But the problem still persists largely because of declining funding, a hodgepodge and confusing funding

system that many in small villages in Alaska don't have the expertise to navigate, as well as the onerous and expensive permitting process. Some of the water projects in rural Alaska have been in the works for decades and still, they are unfinished.

This issue was brought home recently during a water and sewer summit in Nome, Alaska. At the summit, Senator Sullivan joined a group of federal officials and agency personnel to discuss how best to get water and sewer infrastructure to rural Alaska.

Following the presentations, one Alaska Native community leader rose to speak. She talked about the frustrations in her village and others as decades have passed, and after numerous studies and environmental reviews are completed, they still don't have running water. There has been funding, she told the group, but when they receive funding, those dollars go to studies instead of projects. Nothing gets done, she told agency officials.

“How would you like it if I came to D.C. to study you all for years and years!” she said to resounding applause.



*Senator Sullivan talking to residents of Kivalina.*

Senator Sullivan has worked to educate his colleagues on both sides of the aisle on how many in rural Alaska are living in third world conditions and how infrastructure spending, along with permitting reform, could spur economic growth both in Alaska and across the country.

Recently, he was able to work with Senator Barbara Boxer (D-CA), a fellow member of the Senate Environment and Public Works Committee, on including several provisions for water infrastructure in Alaska, including a new program to authorize grant money for communities that are without basic drinking water or wastewater services, in the Water Resources Development Act of 2016 (WRDA). Currently, the Senate and the House are working on WRDA to reconcile differences between each body's version.

The Alaska Native community is excited about this new program. Andy Teuber, chairman and president of the Alaska Native Tribal Health Consortium says that the bill "lays a path forward in improving the health outcomes of a generation of Alaska Native children growing up in remote villages."

"For Alaska, investment in such infrastructure is crucial," Senator Sullivan said. "More than 3,300 rural Alaska homes lack running water and a flush toilet, which leads to serious health issues. This is unacceptable. One of my top priorities has been to ensure that the federal government realizes its responsibilities to provide basic infrastructure for its citizens."

Senator Sullivan is also pushing permitting reform to ensure that money spent on infrastructure projects goes to solving the problem, instead of being tied up in the kind of bureaucratic black holes that kill so many projects in Alaska and throughout the country.

"Alaskans are tired of redundant and unnecessary studies," Senator Sullivan said. "Permitting delays increase the national debt, stymie job growth, and in the case of water and sewer in Alaska, negatively affect public health. All across the state my constituents tell me to tell our federal agencies, 'Stop studying and start building!' That's exactly what I'm doing."



# CONCLUSION

## THIS IS ONLY THE BEGINNING:

Our team understands that poverty does not have one face in this nation. There are people from every race, religion, and background who wake up every morning wondering how they are going to make ends meet. Every state in our union has cities, communities, and neighborhoods that have people struggling to get by.

The road ahead will not be easy, but we know that it will take our undivided attention and commitment to truly appreciate and understand some of the common struggles facing our fellow Americans.

We look forward to continuing our journey of meeting and getting to know as many people as possible. We want to hear their stories, listen to their concerns, and only then can we start to work on the right solutions that will lead to longstanding change.

Sincerely



Sen. Steve Daines



Sen. Joni Ernst



Sen. Cory Gardner



Sen. Dean Heller



Sen. James Lankford



Sen. Marco Rubio



Sen. Tim Scott



Sen. Dan Sullivan

[illegible]

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